

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

06-10014

In Re: <b>Valinda Faye Graves</b>  SS# <u>xxx-xx-1004</u> SS# _____ <div style="text-align: center;">Debtor(s)</div>	) ) ) ) ) ) )	<p style="text-align: center;"><b>NOTICE TO CREDITORS AND PROPOSED PLAN</b></p> Case No. _____
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The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on January 5, 2006.

**THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.**

**OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.**

**A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.**

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 36 consecutive months by means of monthly payments of \$665.00, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) <u>-NONE-</u>	_____

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:  
Alamance County Tax Collector  
City of Mebane

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
Select Portfolio	House and lot located at 610 Jackson Street, Burlington, NC 27215 Market Value= \$63,455.00	\$499.85

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment As Modified</u>
-NONE-		

(D) The following co-signed claims shall be paid in full by monthly payments:  
-NONE-

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
Select Portfolio	House and lot located at 610 Jackson Street, Burlington, NC 27215	\$100.00

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor

Collateral

**-NONE-**

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

Contract\Lease Party

Description of Contract or Lease

Assume or Reject?

**-NONE-**

6. Other proposed provisions are as follows:

Date: January 6,2006

/s/ STEVEN H. MESSICK

**STEVEN H. MESSICK 8901**

Attorney for the Debtor

Address:

**WESTPARK CENTER  
3009 S. CHURCH ST., PO BOX 2439  
BURLINGTON, NC 27215-2439**

Telephone:

**336-584-3575**

State Bar No.

**8901**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Valinda Faye Graves**

SS#

xxx-xx-1004

SS#

Debtor(s)

**NOTICE TO CREDITORS  
AND  
PROPOSED PLAN**

Case No. \_\_\_\_\_

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**William L. Schwenn**  
Clerk of Court  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402

**Anita Jo Kinlaw Troxler**  
Chapter 13 Trustee  
Greensboro Division  
Post Office Box 1720  
Greensboro, NC 27402-1720

**Absolute Collection Service**  
421 Fayetteville St. Mall  
Raleigh, NC 27601

**Absolute Collection Service**  
421 Fayetteville St. Mall  
Raleigh, NC 27601

**AFNI**  
404 Brock Drive  
Bloomington, IL 61702

**Alamance County Tax Collector**  
129 W Elm Street  
Graham, NC 27253

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129 W Elm Street  
Graham, NC 27253

**Alamance County Tax Collector**  
129 W Elm Street  
Graham, NC 27253

**Alamance Regional**  
PO Box 203  
Burlington, NC 27216

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PO Box 203  
Burlington, NC 27216

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PO Box 203  
Burlington, NC 27216

Alamance Surgical Associates  
1041 Kirkpatrick Road  
Burlington, NC 27215

Alltel  
Anderson Financial Network  
404 Brock Drive  
Bloomington, IL 61202

Burlington Radiological Assoc  
PO Box 11546  
Knoxville, TN 37939

Burlington Radiological Assoc  
PO Box 11546  
Knoxville, TN 37939

Burlington Radiological Assoc  
PO Box 11546  
Knoxville, TN 37939

City of Mebane  
Tax Collector  
Mebane, NC 27302

City of Mebane  
Tax Collector  
Mebane, NC 27302

City of Mebane  
Tax Collector  
Mebane, NC 27302

Computer Credit  
640 West Fourth Street  
PO Box 5238  
Winston Salem, NC 27113

Cornerstone Medical Center  
1041 Kirkpatrick Road  
Suite 100  
Burlington, NC 27215

Credit Bureau  
PO Box 26140  
Greensboro, NC 27402

Credit Consultants  
PO Box 14008  
High Point, NC 27263

Credit Consultants of Central Carolina  
231 Plaza Lane  
PO Box 14008  
Archdale, NC 27263

Credit Consultants of Central Carolina  
231 Plaza Lane  
PO Box 14008  
Archdale, NC 27263

Employment Security Commission  
PO Box 25604  
Raleigh, NC 27611

Fingerhut  
PO Box 7999  
Saint Cloud, MN 56302

First Point Collections  
PO Box 26140  
Greensboro, NC 27402

First Point Collections  
PO Box 26140  
Greensboro, NC 27402

FirstPoint Collection Resources  
PO Box 26140  
Greensboro, NC 27402

Freedom First Credit Union  
5240 Valley Park Drive  
Roanoke, VA 24019

GEMB/JC Penney  
PO Box 981131  
El Paso, TX 79998

Genesis Financial Solutions  
8705 SW Nimbus Avenue  
Ste 3  
Beaverton, OR 97008

Heilig Meyers  
2425 Commerce Avenue 2100  
Duluth, GA 30096

HSBC  
PO Box 80053  
Salinas, CA 93912

IC System Inc.  
PO Box 64378  
Saint Paul, MN 55164

Interstate Credit Collections  
711 Coliseum Plaza Court  
Winston Salem, NC 27106

J.L. Walston  
1058 W. Club Blvd.  
Durham, NC 27701

Jefferson Cap AKA Compucru  
16 McLeland Road  
Saint Cloud, MN 56302

JL Walston & Associates  
1058 W. Club Blvd. 145  
Durham, NC 27701-1164

JL Walston & Associates  
1530 N Gregson St  
Durham, NC 27701-1164

Nissan Motor Acceptance Corporation  
7900 Ridgepoint Drive  
Irving, TX

Optima Recovery Services LLC  
6215 Kingston Pike  
SuiteA  
Knoxville, TN 37950

Optima Recovery Services LLC  
6215 Kingston Pike  
SuiteA  
Knoxville, TN 37950

OSI Portfolio Services  
2425 Commerce Avenue  
Bld 2100, Ste 100

Duluth, GA 30096

R.A. Rogers Inc. Coll. Consul  
2135 Espey Ct, Ste 9  
Crofton, MD 21114

Roanoke City District Court  
315 West Church Avenue  
Roanoke, VA 24010

Select Portfolio  
PO Box 55111170  
Jacksonville, FL 32255

Southwest Credit Systems  
5910 W. Plano Pkwy Ste 10  
Plano, TX 75093

Tech Federal Credit Union  
1640 Roanoke Blvd.  
Salem, VA

Tech Federal Credit Union  
1640 Roanoke Blvd.  
Salem, VA

UNC Hospital  
Patient Accounts  
211 Friday Center Drive, Ste G21  
Chapel Hill, NC 27517

UNC Physicians & Assoc  
PO Box 900014  
Raleigh, NC 27675

UNC Physicians & Assoc  
PO Box 900014  
Raleigh, NC 27675

Wallace Graves  
2250 Willie Pace Road  
Burlington, NC 27217

Welcome Finance Co.  
1112 W. Center Street  
PO Box 494  
Mebane, NC 27302

WFNNB/Lerner  
PO Box 182122  
Columbus, OH 43218

Date: January 6, 2006

/s/ STEVEN H. MESSICK  
STEVEN H. MESSICK 8901